



Important Information About Your Medical Plans

Retiree Benefit Focus

Department of Administration, Office of Group Insurance

June 2009

MEDICAL PLANS RENEWED FOR THE JULY 1, 2009 PLAN YEAR

The Retiree Medical plans have been renewed with Blue Cross for FY2010. The existing PPO, Traditional, and High Deductible medical plan benefits will continue with one change. Beginning July 1, we will be implementing a formulary on the prescription benefit and eliminating the provision for purchasing a 90 day supply for two co-payments.

Rates have reduced slightly due to favorable claims experience this last year and the subsidy and pooled rating as a result of passage of H173.

The new rates effective July 1, and more information on the prescription formulary can be found on page 2.

Retiree Plan Eligibility Change Statewide Meetings Scheduled for August

Last August and October the Office of Group Insurance held retiree meetings around the state to explain legislation that was introduced this legislative session. That bill, H173, passed the legislature and will change eligibility for participation in the Retiree Medical Plan.

Effective January 1, 2010 all retirees and retiree dependents aged 65 and over will no longer have coverage under the Retiree Medical plans. Those individuals may choose to enroll in a Medicare supplement plan. They will continue to be covered under the existing retiree plans through December 31 of this year.

We will again be holding meetings around the state in August to inform and educate retirees and dependents who are, or will soon attain age 65 about the change in eligibility and to assist them in exploring options for Medicare supplement coverage. You will receive a meeting invitation at your home advising of meeting dates, times and locations in time to allow you to arrange your schedule to be able to attend.

No Decisions, Actions Required if Satisfied With Current Medical Plan

If your current medical plan is meeting your needs, no decisions or actions are required on your part.

However, if you want to change your medical plan selection, please contact our office by June 8, 2009.

You can reach us by email at

ogi@adm.idaho.gov

or by phone at:

208-332-1860

or

1-800-531-0597



Fiscal Year 2010 Monthly Premium Rates:

From July 1, 2009 to June 30, 2010, the monthly premium rates for the Retiree **Traditional, PPO, and High Deductible** Medical plans will be as follows. Remember, those aged 65 or older will no longer be eligible for coverage on the plans effective January 1, 2010:

Traditional Plan	Retiree Only	Retiree & Spouse	Retiree & Child (ren)	Family
No Medicare	\$573	\$1,020	\$746	\$1,193
One on Medicare	\$231	\$804	\$404	\$977
Two on Medicare	N/A	\$448	N/A	\$621
PPO Plan	Retiree Only	Retiree & Spouse	Retiree & Child (ren)	Family
No Medicare	\$562	\$997	\$722	\$1,157
One on Medicare	\$231	\$793	\$391	\$953
Two on Medicare	N/A	\$448	N/A	\$608
High Deductible Plan	Retiree Only	Retiree & Spouse	Retiree & Child (ren)	Family
No Medicare	\$456	\$812	\$595	\$951
One on Medicare	\$188	\$644	\$327	\$783
Two on Medicare	N/A	\$364	N/A	\$503

WHAT IS A FORMULARY PLAN?

A formulary is a list of drugs that are covered under the plan. Not all drugs are on the formulary, but those that are on the list are medications that are safe, effective and affordable. You can view the Blue Cross formulary by clicking on "Prescription Drugs" at the lower right hand corner of the Blue Cross website homepage at www.bcidaho.com. The site allows you to enter the medications you are taking to determine whether or not they are on the formulary. You can also find generic alternatives on the site.

There will no longer be a provision to purchase a 90 day supply of medication for two co-payments. The new co-payment amounts for **each 30 day supply** of a prescription will change as follows:

Generic Drugs	\$10 co-payment
Formulary Brand Drugs	\$25 co-payment
Non-formulary Brand	\$50 co-payment

*If you request a Brand Name Drug and a generic is available, you will be responsible for the difference between the price of the Generic Drug and the Brand Name Drug, regardless of the Formulary or Non-Formulary status.

RETIREE MEDICAL PLAN OPTIONS COMPARISON

The following information is a brief comparison of the three Retiree Plan Options. Outlines of plan benefits on each of the plan options is available on the Group Insurance Website.

Benefit Provision	Traditional	PPO In-Net	PPO Out-of-Net	High Deductible
Deductible	\$350 Individual \$1,050 Family	\$250 Individual \$750 Family	\$500 Individual \$1,500 Family	\$2,000 Individual \$6,000 Family
Out of Pocket Maximum	\$4,300 Individual \$8,600 Family (Inc. Deductible)	\$3,250 Individual \$6,750 Family (Inc. Deductible)	\$6,500 Individual \$13,500 Family (Inc. Deductible)	\$5,000 Individual \$10,000 Family (Inc. Deductible)
Lifetime Benefit Maximum	\$1,000,000	\$1,000,000		\$1,000,000
Office Visit	Plan pays 80% of Allowable after Deductible	Insured pays \$20 Co-pay (Additional services subject to Deductible and Co-insurance)	Plan pays 70% of Allowable after deductible	Plan Pays 70% of Allowable after deductible
In-Patient Hospital	Plan pays 80% of Allowable after Deductible	Plan pays 85% of Charges after Deductible	Plan pays 70% of Charges after Deductible	Plan Pays 70% of Allowable after deductible
Diagnostic Services	Plan pays 80% of Allowable after deductible	Plan pays 85% of Allowable after deductible	Plan pays 70% of Allowable after deductible	Plan pays 70% of Allowable after deductible
Prescriptions	Generic \$10; Formulary Brand \$25; Non-Formulary Brand \$50	Generic \$10; Formulary Brand \$25; Non-Formulary Brand \$50	Insured pays \$25 and 20% of the balance, per prescriptions purchased at a non-network pharmacy.	Generic \$10; Formulary Brand \$25; Non-Formulary Brand \$50

Insurance Information Contacts

Department of Administration
Office of Group Insurance:

1-800-531-0597

(Boise Area: (208) 332-1860)

ogi@adm.idaho.gov

www.adm.idaho.gov/insurance/insurance.html

Senior Health Insurance Benefit Advisors Program (SHIBA)

1-800-247-4422 within Idaho

(Boise Area: (208) 334-4353)

www.doi.state.id.us/SHIBA/shibahealth.aspx

BlueCross of Idaho

1-866-804-2253

(Boise Area: (208) 331-8897)

This publication presents general benefit information. In the event of any conflict between the information in this publication and the Plan provisions, the Plan documents and insurance contracts will govern.

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***Important Information About
Your State Retiree Medical Plans***

Return Services Requested

PRESORT
FIRST-CLASS MAIL
U.S. POSTAGE PAID
BOISE, ID
PERMIT #1